

## PATENT COOPERATION TREATY

**PCT****NOTIFICATION OF TRANSMITTAL  
OF COPIES OF TRANSLATION  
OF THE INTERNATIONAL PRELIMINARY  
EXAMINATION REPORT**

(PCT Rule 72.2)

From the INTERNATIONAL BUREAU

To:

YAMADA, Masaki  
Kosugi & Yamada  
Pelican Building 4th floor  
3-3, Nishi-shimbashi 3-chome  
Minato-ku, Tokyo 105-0003  
Japan

Date of mailing (day/month/year) 18 November 2002 (18.11.02)	<b>IMPORTANT NOTIFICATION</b>
Applicant's or agent's file reference FU-0039-P	
International application No. PCT/JP01/00300	International filing date (day/month/year) 18 January 2001 (18.01.01)
Applicant FUJITSU LIMITED et al	

**1. Transmittal of the translation to the applicant.**

The International Bureau transmits herewith a copy of the English translation made by the International Bureau of the international preliminary examination report established by the International Preliminary Examining Authority.

**2. Transmittal of the copy of the translation to the elected Offices.**

The International Bureau notifies the applicant that copies of that translation have been transmitted to the following elected Offices requiring such translation:

US

The following elected Offices, having waived the requirement for such a transmittal at this time, will receive copies of that translation from the International Bureau only upon their request:

JP

**3. Reminder regarding translation into (one of) the official language(s) of the elected Office(s).**

The applicant is reminded that, where a translation of the international application must be furnished to an elected Office, that translation must contain a translation of any annexes to the international preliminary examination report.

It is the applicant's responsibility to prepare and furnish such translation directly to each elected Office concerned (Rule 74.1). See Volume II of the PCT Applicant's Guide for further details.

The International Bureau of WIPO 34, chemin des Colombettes 1211 Geneva 20, Switzerland  Facsimile No. (41-22) 740.14.35	Authorized officer  Eliott PERETTI (Fax 338 9090)  Telephone No. (41-22) 338.83.38
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**Translation**

**PATENT COOPERATION TREATY**

**PCT**

**INTERNATIONAL PRELIMINARY EXAMINATION REPORT**

(PCT Article 36 and Rule 70)

Applicant's or agent's file reference <b>FU-0039-P</b>	<b>FOR FURTHER ACTION</b> See Notification of Transmittal of International Preliminary Examination Report (Form PCT/IPEA/416)	
International application No. <b>PCT/JP01/00300</b>	International filing date ( <i>day/month/year</i> ) <b>18 January 2001 (18.01.01)</b>	Priority date ( <i>day/month/year</i> )
International Patent Classification (IPC) or national classification and IPC <b>G06F 17/60, G07G 1/12</b>		
Applicant <b>FUJITSU LIMITED</b>		

<p>1. This international preliminary examination report has been prepared by this International Preliminary Examining Authority and is transmitted to the applicant according to Article 36.</p> <p>2. This REPORT consists of a total of <u>3</u> sheets, including this cover sheet.</p> <p><input type="checkbox"/> This report is also accompanied by ANNEXES, i.e., sheets of the description, claims and/or drawings which have been amended and are the basis for this report and/or sheets containing rectifications made before this Authority (see Rule 70.16 and Section 607 of the Administrative Instructions under the PCT).</p> <p>These annexes consist of a total of _____ sheets.</p>
<p>3. This report contains indications relating to the following items:</p> <p>I <input checked="" type="checkbox"/> Basis of the report</p> <p>II <input type="checkbox"/> Priority</p> <p>III <input type="checkbox"/> Non-establishment of opinion with regard to novelty, inventive step and industrial applicability</p> <p>IV <input type="checkbox"/> Lack of unity of invention</p> <p>V <input checked="" type="checkbox"/> Reasoned statement under Article 35(2) with regard to novelty, inventive step or industrial applicability; citations and explanations supporting such statement</p> <p>VI <input type="checkbox"/> Certain documents cited</p> <p>VII <input type="checkbox"/> Certain defects in the international application</p> <p>VIII <input type="checkbox"/> Certain observations on the international application</p>

Date of submission of the demand <b>25 June 2001 (25.06.01)</b>	Date of completion of this report <b>26 March 2002 (26.03.2002)</b>
Name and mailing address of the IPEA/JP	Authorized officer
Facsimile No.	Telephone No.

## INTERNATIONAL PRELIMINARY EXAMINATION REPORT

International application No.

PCT/JP01/00300

## I. Basis of the report

1. With regard to the **elements** of the international application:\*

- ☒ the international application as originally filed
- ☐ the description:  
pages \_\_\_\_\_, as originally filed  
pages \_\_\_\_\_, filed with the demand  
pages \_\_\_\_\_, filed with the letter of \_\_\_\_\_
- ☐ the claims:  
pages \_\_\_\_\_, as originally filed  
pages \_\_\_\_\_, as amended (together with any statement under Article 19  
pages \_\_\_\_\_, filed with the demand  
pages \_\_\_\_\_, filed with the letter of \_\_\_\_\_
- ☐ the drawings:  
pages \_\_\_\_\_, as originally filed  
pages \_\_\_\_\_, filed with the demand  
pages \_\_\_\_\_, filed with the letter of \_\_\_\_\_
- ☐ the sequence listing part of the description:  
pages \_\_\_\_\_, as originally filed  
pages \_\_\_\_\_, filed with the demand  
pages \_\_\_\_\_, filed with the letter of \_\_\_\_\_

2. With regard to the **language**, all the elements marked above were available or furnished to this Authority in the language in which the international application was filed, unless otherwise indicated under this item.

These elements were available or furnished to this Authority in the following language \_\_\_\_\_ which is:

- ☐ the language of a translation furnished for the purposes of international search (under Rule 23.1(b)).
- ☐ the language of publication of the international application (under Rule 48.3(b)).
- ☐ the language of the translation furnished for the purposes of international preliminary examination (under Rule 55.2 and/or 55.3).

3. With regard to any **nucleotide and/or amino acid sequence** disclosed in the international application, the international preliminary examination was carried out on the basis of the sequence listing:

- ☐ contained in the international application in written form.
- ☐ filed together with the international application in computer readable form.
- ☐ furnished subsequently to this Authority in written form.
- ☐ furnished subsequently to this Authority in computer readable form.
- ☐ The statement that the subsequently furnished written sequence listing does not go beyond the disclosure in the international application as filed has been furnished.
- ☐ The statement that the information recorded in computer readable form is identical to the written sequence listing has been furnished.

4. ☐ The amendments have resulted in the cancellation of:

- ☐ the description, pages \_\_\_\_\_
- ☐ the claims, Nos. \_\_\_\_\_
- ☐ the drawings, sheets/fig \_\_\_\_\_

5. ☐ This report has been established as if (some of) the amendments had not been made, since they have been considered to go beyond the disclosure as filed, as indicated in the Supplemental Box (Rule 70.2(c)).\*\*

\* Replacement sheets which have been furnished to the receiving Office in response to an invitation under Article 14 are referred to in this report as "originally filed" and are not annexed to this report since they do not contain amendments (Rule 70.16 and 70.17).

\*\* Any replacement sheet containing such amendments must be referred to under item 1 and annexed to this report.

## INTERNATIONAL PRELIMINARY EXAMINATION REPORT

International application No.

PCT/JP01/00300

## V. Reasoned statement under Article 35(2) with regard to novelty, inventive step or industrial applicability; citations and explanations supporting such statement

## 1. Statement

Novelty (N)	Claims	1-16	YES
	Claims		NO
Inventive step (IS)	Claims	6,7,14,15	YES
	Claims	1-5,8-13,16	NO
Industrial applicability (IA)	Claims	1-16	YES
	Claims		NO

## 2. Citations and explanations

## Documents:

The following documents are cited in the ISR.

Document 1: WO, 98-25242, A1 (Carlson Companies, Inc.)

Document 2: JP, 11-245544, A (Dainippon Printing Co., Ltd.)

Document 3: JP, 2000-311195, A (Omron Corp.)

Document 4: WO, 92-11598, A (Motorola, Inc.)

## Explanation

## Claims 1-5 and 8

The subject matters of claims 1-5 and 8 do not appear to involve an inventive step in view of the description of document 1. Document 1 describes a system that allows debit payment from a recommendation point account for purchasing, in which a POS terminal delivers a sales receipt on which the present balance of the account is printed (see step 156 of the flow chart). The description is not considered to be remarkably different from the matters specified in claims 1-5 and 8.

Furthermore, the subject matters of claims 1-5 and 8 do not appear to involve an inventive step either in view of the descriptions of documents 2 and 3. Document 2 describes that a POS terminal supporting credit cards issues a receipt on which (1) the present total amount of purchases and (2) the present balance of the credit line are printed (see Fig. 1 and paragraph [0019]). A person skilled in the art could have easily applied this description to the procedure using a POS terminal for debit cards as described in document 4, to arrive at the matters specified in claims 1-5 and 8.

Moreover, the subject matters of claims 1-5 and 8 do not appear to involve an inventive step either in view of the description of document 4. Document 4 discloses that an electronic wallet updates an account balance in relation with payments and transfers (EFT), and not only displays it, but also prints it out as a hard copy (see the paragraph of "Further, the electronic wallet 100 ..."). A person skilled in the art could have easily arrived at the matters specified in claims 1-5 and 8 from these matters.

## Claims 9-13 and 16

The subject matters of claims 9-13 and 16 do not appear to involve an inventive step in view of the descriptions of documents 1-4. Checking a history of transactions of a bank account is a well-known procedure, and it is also well known as a function of an apparatus related to payment (Document 4 also describes summarizing transaction activities of an account in addition to updating the account balance; see the paragraph of "In Fig. 5D ..."). In short, the constitution of claims 9-13 and 16 is equivalent to the constitution of claims 1-5 and 8, except that the balance inquiry is replaced by the transaction history inquiry. So, considering the above-mentioned explanation, a person skilled in the art could have easily arrived at the matters specified in claims 9-13 and 16.

## PATENT COOPERATION TREATY

PCT

NOTIFICATION OF RECEIPT OF  
RECORD COPY

(PCT Rule 24.2(a))

From the INTERNATIONAL BUREAU

To:

YAMADA, Masaki  
Kosugi & Yamada  
Pelican Building 4th floor  
3-3, Nishi-shimbashi 3-chome  
Minato-ku, Tokyo 105-0003  
JAPON

Date of mailing (day/month/year) 21 February 2001 (21.02.01)	IMPORTANT NOTIFICATION
Applicant's or agent's file reference FU-0039-P	International application No. PCT/JP01/00300

The applicant is hereby notified that the International Bureau has received the record copy of the international application as detailed below.

Name(s) of the applicant(s) and State(s) for which they are applicants:

FUJITSU LIMITED (for all designated States except US)  
KAKUTA, Kazumasa (for US)

International filing date : 18 January 2001 (18.01.01)  
Priority date(s) claimed :  
Date of receipt of the record copy  
by the International Bureau : 06 February 2001 (06.02.01)  
List of designated Offices :

National :JP,US

## ATTENTION

The applicant should carefully check the data appearing in this Notification. In case of any discrepancy between these data and the indications in the international application, the applicant should immediately inform the International Bureau.

In addition, the applicant's attention is drawn to the information contained in the Annex, relating to:

- ☒ time limits for entry into the national phase  
☒ confirmation of precautionary designations  
☐ requirements regarding priority documents

A copy of this Notification is being sent to the receiving Office and to the International Searching Authority.

The International Bureau of WIPO 34, chemin des Colombettes 1211 Geneva 20, Switzerland  Facsimile No. (41-22) 740.14.35	Authorized officer:  Shinji IGARASHI  Telephone No. (41-22) 338.83.38
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**INFORMATION ON TIME LIMITS FOR ENTERING THE NATIONAL PHASE**

The applicant is reminded that the "national phase" must be entered before each of the designated Offices indicated in the Notification of Receipt of Record Copy (Form PCT/IB/301) by paying national fees and furnishing translations, as prescribed by the applicable national laws.

The time limit for performing these procedural acts is **20 MONTHS** from the priority date or, for those designated States which the applicant elects in a demand for international preliminary examination or in a later election, **30 MONTHS** from the priority date, provided that the election is made before the expiration of 19 months from the priority date. Some designated (or elected) Offices have fixed time limits which expire even later than 20 or 30 months from the priority date. In other Offices an extension of time or grace period, in some cases upon payment of an additional fee, is available.

In addition to these procedural acts, the applicant may also have to comply with other special requirements applicable in certain Offices. **It is the applicant's responsibility** to ensure that the necessary steps to enter the national phase are taken in a timely fashion. Most designated Offices do not issue reminders to applicants in connection with the entry into the national phase.

For detailed information about the procedural acts to be performed to enter the national phase before each designated Office, the applicable time limits and possible extensions of time or grace periods, and any other requirements, see the relevant Chapters of Volume II of the PCT Applicant's Guide. Information about the requirements for filing a demand for international preliminary examination is set out in Chapter IX of Volume I of the PCT Applicant's Guide.

GR and ES became bound by PCT Chapter II on 7 September 1996 and 6 September 1997, respectively, and may, therefore, be elected in a demand or a later election filed on or after 7 September 1996 and 6 September 1997, respectively, regardless of the filing date of the international application. (See second paragraph above.)

Note that only an applicant who is a national or resident of a PCT Contracting State which is bound by Chapter II has the right to file a demand for international preliminary examination.

**CONFIRMATION OF PRECAUTIONARY DESIGNATIONS**

This notification lists only specific designations made under Rule 4.9(a) in the request. It is important to check that these designations are correct. Errors in designations can be corrected where precautionary designations have been made under Rule 4.9(b). The applicant is hereby reminded that any precautionary designations may be confirmed according to Rule 4.9(c) before the expiration of 15 months from the priority date. If it is not confirmed, it will automatically be regarded as withdrawn by the applicant. There will be no reminder and no invitation. Confirmation of a designation consists of the filing of a notice specifying the designated State concerned (with an indication of the kind of protection or treatment desired) and the payment of the designation and confirmation fees. Confirmation must reach the receiving Office within the 15-month time limit.

**REQUIREMENTS REGARDING PRIORITY DOCUMENTS**

For applicants who have not yet complied with the requirements regarding priority documents, the following is recalled.

Where the priority of an earlier national, regional or international application is claimed, the applicant must submit a copy of the said earlier application, certified by the authority with which it was filed ("the priority document") to the receiving Office (which will transmit it to the International Bureau) or directly to the International Bureau, before the expiration of 16 months from the priority date, provided that any such priority document may still be submitted to the International Bureau before that date of international publication of the international application, in which case that document will be considered to have been received by the International Bureau on the last day of the 16-month time limit (Rule 17.1(a)).

Where the priority document is issued by the receiving Office, the applicant may, instead of submitting the priority document, request the receiving Office to prepare and transmit the priority document to the International Bureau. Such request must be made before the expiration of the 16-month time limit and may be subjected by the receiving Office to the payment of a fee (Rule 17.1(b)).

If the priority document concerned is not submitted to the International Bureau or if the request to the receiving Office to prepare and transmit the priority document has not been made (and the corresponding fee, if any, paid) within the applicable time limit indicated under the preceding paragraphs, any designated State may disregard the priority claim, provided that no designated Office may disregard the priority claim concerned before giving the applicant an opportunity to furnish the priority document within a time limit which is reasonable under the circumstances.

Where several priorities are claimed, the priority date to be considered for the purposes of computing the 16-month time limit is the filing date of the earliest application whose priority is claimed.

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re International Application of  
Kazumasa Kakuta  
International Application No.: PCT/JP01/00300  
Filed: January 18, 2001  
for: INSTANTANEOUS SETTLEMENT APPARATUS

VERIFICATION OF TRANSLATION

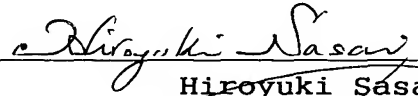
Honorable Commissioner of Patents and Trademarks  
Washington, D.C. 20231  
Sir:

Hiroyuki Sasai, residing at Shinjuku Hirose Bldg. 4-7 Yotsuya,  
Shinjuku-ku, Tokyo, Japan,  
declares:

- (1) that he knows well both the Japanese and English languages;
- (2) that he translated the above-identified International Application from Japanese to English;
- (3) that the attached English translation is a true and correct translation of the above-identified International Application to the best of his knowledge and belief; and
- (4) that all statements made of his own knowledge are true and that all statements made on information and belief are believed to be true, and further that these statements are made with the knowledge that willful false statements and the like are punishable by fine or imprisonment, or both, under 18 USC 1001, and that such false statements may jeopardized the validity of the application or any patent issuing thereof.

February 17, 2003

Date

  
Hiroyuki Sasai